

Certificate Number: 11760-PAM-DE-019093657
Bankruptcy Case Number: 12-04420



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 4, 2012, at 8:52 o'clock AM PDT, Alvin Fullwood completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 4, 2012 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher